

IN THE SPECIFICATION

(Starting on page 18, please delete the last paragraph starting on line 21 [0060] to page 20
first full paragraph ending on line 13 [0063] and replace with the following new paragraphs:)

Q1 Fig. 6 illustrates an embodiment of the present invention for telematics services in accordance with the preferred embodiment of the present invention. This embodiment can be used for emergency roadside data services and other on-board (automobile) services (e.g., grocery services) using telematics systems. In other words, the customer can access the telematics device 60 for on-board data applications for emergency roadside data services and other on-board (automobile) services (e.g., grocery services) using the LMES server 36a. The on-board data application can be implemented using a telematics device embedded in the vehicle 500 or other mobile telematics device such as a cellular phone 22, PDA 28, and the laptop computer 24.

In this particular embodiment, on board data application is provided to entities that provide telematics services to customers. Such entities include automobile companies such as GM or Ford or insurance companies such as AAA. The LMES server 36a can be thought of as a virtual garage for centralizing data from the various telematics service providers 62a...62n. The telematics service providers 62a...62n each includes a profile and preference setting software application for dynamically delivering updates and other data to the virtual garage 36a. These updates are then transmitted via an FM subcarrier network to the telematics device 60. These updates can be transmitted as batch updates on an hourly, daily, weekly, or monthly basis.

Using the virtual garage 36a, telematics service providers 62a...62n, or combinations
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thereof, the customer can retrieve various data using the telematics device 60. For example, the customer can have access to route log (road conditions, road closure, detours, weather forecasts, conditions and warnings), insurance log (on-board data for insurance emergency contact and history), automobile log (on-board data for vehicle emergency contact and history), traffic log (incident reports, congestion information, average travel time, speed data), travel log (point of interest updates, lowest gas prices, parking space availability), medical log (on-board data for medical emergency contact and history), grocery log (lowest grocery prices, discounts and specials), and the like. The virtual garage 36a and the telematics service providers 62a...62n communicate with each other via the communication channel such as the Internet 6 to exchange, retrieve, and/or transmit information.

91 During an emergency roadside situation associated with the customer's vehicle 500, the customer can access the on-board database through the virtual garage 36a as discussed above. In all likelihood, the customer will use an on-board (vehicle) embedded device or other portable mobile device (e.g., PDA, cellular telephone, laptop computer) to obtain the pertinent information and/or to access the virtual garage 36a. The customer can then quickly and efficiently retrieve automobile, insurance, medical, weather, traffic, emergency contact, etc. information. Grocery information such as locations of lowest prices for particular items, discounts, and the like can be retrieved from the grocery log using the telematics device 60.